

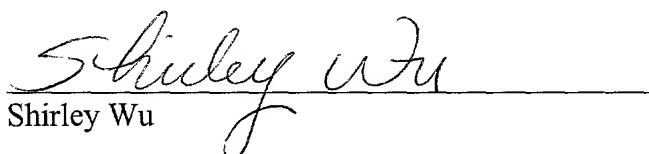
CERTIFICATION

I am the individual who sealed the envelope addressed to the Assistant Commissioner for Patents for the new application indicated below.

I certify that immediately before sealing the envelope, I checked its contents and made sure that each and every item listed on the transmittal letter was in the envelope. I then sealed the envelope.

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Dated: January 30, 2001



Shirley Wu

OGS File Number: P/2167-247

First Applicant: Thomas Poplawski, et al.

Title: ELECTRONIC BILL PRESENTMENT AND PAYMENT
SYSTEM AND METHOD